GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:293
ANSWERED ON:11.07.2014
SWABHIMAAN SCHEME
Chautala Shri Dushyant

Will the Minister of FINANCE be pleased to state:

(a) the details of the targets fixed by the Government under the Swabhimaan Scheme of financial inclusion;

(b) whether the Government has achieved the target of opening bank branches in all rural areas under this scheme;

(c) If so, the details thereof, State and Bank-wise and if not, the reasons therefor;

(d) the total number of bank branches opened across the country including Haryana under the Swabhimaan Scheme; and

(e) the further steps taken by the Government to ensure banking facilities to each household of the country?

Answer

The Minister of State in the Ministry of Finance (Smt. Nirmala Sitharaman)

a)to e) Under the Swabhimaan campaign, the Banks were advised to provide appropriate banking facilities to habitations having a population in excess of 2000 (as per 2001 census) by March 2012. The banks identified approximately 74000 habitations across the country having a population of over 2000 for providing banking facilities. As per reports received from Banks, 74351 villages with population of above 2000 have been covered with banking facilities either by branches; Business Correspondents, mobile banking etc. by March 31, 2012. Statewise number of villages covered is given in Annexure.

In order to extend the banking network in unbanked areas, general permission has been granted by Reserve Bank of India (RBI) to domestic Scheduled Commercial Banks (other than Regional Rural Banks) to open branches/ mobile branches/ Administrative Offices/CPCs (Service Branches),
(i) in Tier 2 to Tier 6 centres (with population upto 99,999) and
(ii) in rural, semi-urban and urban centres of the North-Eastern States and Sikkim subject to reporting. RBI has advised banks that while preparing their Annual Branch Expansion Plan (ABEP), the banks should allocate at least 25 percent of the total number of branches proposed to be opened during a year in unbanked rural (Tier 5 and Tier 6) centres.